

## ABSTRACT OF THE DISCLOSURE

In an automated financial transaction system, a plurality of automated tellers machines (ATMs) have each a message input section and are each communicatably connected with a message depository via a public communications network. When a customer inputs at an ATM a message to a remittance destination during a remittance transaction, the ATM sends the message to the message depository via a public communications network for storage and also sends remittance information and depository information of the message to a management apparatus via an exclusive line. At the ATM, it is possible to send from the remittance source to a remittance destination a message including image data and voice data, which data amount is large, and also to send a message, which includes image data and voice data, to another remittance destination associated with another management apparatus whose electronic transaction format is different from that to be used in the first-named management apparatus. Meanwhile, at the remittance destination, it is possible to send or receive a message without restriction of site, time, terminal, etc., giving an improved convenience to customers.